

WESTERN ILLINOIS BANCSHARES, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3356632	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$418	\$412	-1.3%		
Loans	\$212	\$226	6.6%		
Construction & development	\$7	\$6	-12.9%		
Closed-end 1-4 family residential	\$27	\$36	34.3%		
Home equity	\$2	\$2	-6.5%		
Credit card	\$0	\$0			
Other consumer	\$0	\$1			
Commercial & Industrial	\$29	\$27	-5.5%		
Commercial real estate	\$42	\$36	-14.9%		
Unused commitments	\$59	\$55	-5.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$119	\$80	-32.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$34	\$46	36.7%		
Cash & balances due	\$16	\$25	50.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$369	\$361	-2.2%		
Deposits	\$312	\$311	-0.6%		
Total other borrowings	\$54	\$47	-11.9%		
FHLB advances	\$30	\$26	-13.3%		
Equity					
Equity capital at quarter end	\$49	\$51	5.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	9.2%	--		
Tier 1 risk based capital ratio	13.4%	14.7%	--		
Total risk based capital ratio	14.7%	16.0%	--		
Return on equity ¹	8.8%	7.8%	--		
Return on assets ¹	1.0%	0.9%	--		
Net interest margin ¹	3.4%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	260.4%	373.8%	--		
Loss provision to net charge-offs (qtr)	-54.9%	200.0%	--		
Net charge-offs to average loans and leases ¹	-0.2%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	10.5%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.6%	1.2%	0.0%	0.1%	--
Home equity	0.0%	0.0%	2.3%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	5.5%	2.4%	--
Commercial & Industrial	0.0%	0.9%	0.0%	0.0%	--
Commercial real estate	0.1%	0.3%	0.0%	0.1%	--
Total loans	0.6%	0.4%	0.0%	0.0%	--